

a plurality of associated data pointers are stored in a contiguous block of memory including at least a first available memory location most proximate the start address and between the start address and the end address.

18. A smart card according to claim 15, wherein:

a plurality of data objects are stored in a contiguous block of memory including a memory location near the last available memory location within the directory file; and

a plurality of associated data pointers are stored in a contiguous block of memory including a memory location near at least a first available memory location most proximate the start address and between the start address and the end address.

19. A smart card according to claim 15 wherein the smart card is PKCS15 backwards compatible for reading data therefrom.